

Fill in this information to identify the case:

Debtor 1 Gina Barrow

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan
(State)

Case number 15-32739

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Ditech Financial LLC

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account:

5 9 6 9

Date of payment change:

Must be at least 21 days after date of this notice 2/1/2018

New total payment:

Principal, interest, and escrow, if any \$ 1,438.33

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 407.78

New escrow payment: \$ 299.43

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Gina Barrow

First Name Middle Name Last Name

Case number (if known) 15-32739

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

/s/ Signature

Trott # 471478802

Date

1/4/18

Print:

First Name

Middle Name

Last Name

Title

Attorney for Ditech Financial LLC

Company

Trott Law, P.C.

Address

31440 Northwestern Hwy Ste. 145

Number

Street

Farmington Hills, MI 48334-5422

City

State

ZIP Code

Contact phone

248.642.2515

Email EasternECF@trottlaw.com



PO Box 6172
Rapid City, SD 57709-6172

Annual Escrow Account Disclosure Statement

Statement Date: 12/12/2017

Your Loan Account Number: [REDACTED]

Questions?

View your detailed, up-to-date escrow transactions
online at myaccount.ditech.com

Call Customer Service at 1-800-643-0202

Mon. – Fri. 7 am to 8 pm CST

Sat. 7 am to 1 pm CST

JAMES A BARROW
GINA M BARROW
5800 PRESTON RD
HOWELL MI 48855-9365

SECTION 1 WHY AM I RECEIVING THIS STATEMENT?

We review your escrow account every year to ensure it is properly funded, based on your upcoming taxes and/or insurance premiums. This statement provides details of any changes in your escrow account and resulting changes to your mortgage payment.

Our review shows your escrow account has an escrow surplus of **\$9,062.19**. You have a surplus because you have more funds than needed to cover your minimum escrow balance. See Section 4 for details. You will receive a separate check for this surplus amount, as long as your account is current. If your account is past due, the surplus funds remain in your escrow account.

Effective February 01, 2018, your monthly mortgage payment will be **\$1,438.33**.

SECTION 2 WHY ARE MY PAYMENTS CHANGING?

Changes to monthly escrow amounts are common. They're often caused by a change in your taxes and/or insurance premiums. So even if you have a surplus in your account, your monthly escrow payment could increase. This table shows how your escrow and mortgage payments are changing.

	Current Payment	Changes	New Payment	
Due Date	11/01/2016		02/01/2018	
Principal and Interest	\$1,037.96	↑ \$100.94	\$1,138.90	You will be notified separately when your adjustable rate mortgage is scheduled to change.
Escrow Payment	\$278.60	↑ \$20.83	\$299.43	
TOTAL	\$1,316.56	↑ \$20.83	\$1,438.33	
We use anticipated payments from your escrow account to determine your monthly escrow payment:				
	Combined Property Insurance		\$1,544.00	
	Combined Taxes		\$2,049.08	
	TOTAL OUTGOING PAYMENTS		\$3,593.08	+ 12 months = \$299.43 Monthly Escrow

SECTION 3 WHAT DO I NEED TO DO?

- As long as you are current on your mortgage payments, your escrow surplus check will be mailed to you separately.
- **If applicable, please watch for this separate check in the mail.**
- If you use automatic bill pay, please contact your bank to adjust your mortgage payment amount, due February 01, 2018.

SECTION 4 HOW IS MY ESCROW SURPLUS CALCULATED?

Every year, we analyze what you'll need to pay in taxes and/or insurance premiums. We then calculate the amount you'll likely need in escrow to pay these bills. To determine if you have enough funds in your escrow account, we use the formula below. The pre-petition deficiency and shortage is the amount claimed on the bankruptcy proof of claim minus any funds paid. This amount is also considered when identifying any escrow shortage or surplus.

Lowest Projected Balance	\$2,789.88	(in gray below)
- Minimum Escrow Balance	\$598.86	(in gray below)
+ Pre-Petition Deficiency and Shortage	\$6,871.17	
Surplus Amount	\$9,062.19	

Your escrow account has a minimum balance, as allowed by federal laws, state laws, or your mortgage contract. Your minimum balance includes up to two months of escrow payments to cover increases to your property taxes and/or homeowners insurance. Your minimum escrow balance is \$598.86.

This table shows expected payments in and out of your account over the next 12 months:

Date	What We Expect You to Pay to Escrow	What We Expect to Pay Out	Payment Description	Expected Balance	Balance Needed in Your Account
Beginning Balance				\$3,089.23	\$898.21
02/18	\$299.43			\$3,388.66	\$1,197.64
03/18	\$299.43			\$3,688.09	\$1,497.07
04/18	\$299.43			\$3,987.52	\$1,796.50
05/18	\$299.43			\$4,286.95	\$2,095.93
06/18	\$299.43			\$4,586.38	\$2,395.36
07/18	\$299.43			\$4,885.81	\$2,694.79
08/18	\$299.43	\$1,326.69	CITY/TOWN PA	\$3,858.55	\$1,667.53
09/18	\$299.43			\$4,157.98	\$1,966.96
10/18	\$299.43			\$4,457.41	\$2,266.39
11/18	\$299.43	\$1,544.00	HAZARD INS	\$3,212.84	\$1,021.82
12/18	\$299.43	\$722.39	CITY/TOWN PA	\$2,789.88	\$598.86
01/19	\$299.43			\$3,089.31	\$898.29
Ending Balance				\$3,089.31	\$898.29
TOTAL	\$3,593.16	\$3,593.08			

SECTION 5 WHAT HAPPENED SINCE MY LAST ESCROW REVIEW?

In this table, you can see payments you made into your escrow account and outgoing payments we made from your escrow account. If we projected to pay out a significantly different amount, you'll see the difference noted in gray. These differences may impact whether you have enough funds in your escrow account.

Date	What You Actually Paid to Escrow	What We Expected You to Pay to Escrow	What We Actually Paid Out	What We Expected to Pay Out	Payment Description	Actual Balance	Expected Balance from Last Review
Beginning Balance						-\$3,333.14	\$1,648.31
12/16	\$1,671.60	\$329.12	\$708.27	\$1,319.19	CITY/TOWN PA	-\$2,369.81	\$658.24
01/17		\$329.12				-\$2,369.81	\$987.36
02/17		\$329.12				-\$2,369.81	\$1,316.48
03/17		\$329.12				-\$2,369.81	\$1,645.60
04/17		\$329.12				-\$2,369.81	\$1,974.72
05/17	\$557.20	\$329.12				-\$1,812.61	\$2,303.84
06/17	\$278.60	\$329.12				-\$1,534.01	\$2,632.96
07/17	\$278.60	\$329.12				-\$1,255.41	\$2,962.08
08/17	\$557.20	\$329.12	\$1,326.69	\$1,319.19	CITY/TOWN PA	-\$2,024.90	\$1,972.01
09/17	\$278.60	\$329.12				-\$1,746.30	\$2,301.13
10/17	\$278.60	\$329.12	\$1,544.00		HAZARD INS	-\$3,011.70	\$2,630.25
11/17	\$557.20	\$329.12		\$1,311.00	HAZARD INS	-\$2,454.50	\$1,648.37
12/17	\$5,858.34 E		\$722.39 E		CITY/TOWN PA	\$2,681.45	\$1,648.37
01/18	\$407.78 E					\$3,089.23	\$1,648.37
Ending Balance						\$3,089.23	\$1,648.37
TOTAL	\$10,723.72	\$3,949.44	\$4,301.35	\$3,949.38			

E = estimated future payment

SECTION 6 ADDITIONAL MESSAGES

To the extent that you currently are protected by the automatic stay or have received a discharge from personal liability under the Bankruptcy Code, this Annual Escrow Account Disclosure Statement is for informational and/or compliance purposes only and is not a demand for payment from you personally or an attempt to impose personal liability. However, we retain the ability to enforce our lien on the property securing our loan, subject to applicable provisions of the Bankruptcy Code and other applicable law.